

In re:
Vadim Likhonos
Olga Feldfuchs
Debtors

Case No. 20-11003-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jan 28, 2025

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Vadim Likhonos, Olga Feldfuchs, 803 Selmer Road, Philadelphia, PA 19116-3437
14478162	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, and Hertzel, LLP, 950 New Loudon Road, Latham, New York 12110-2190

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 29 2025 02:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 29 2025 02:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14469584	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 29 2025 02:15:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14492618	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 29 2025 02:15:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14469585	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 29 2025 02:15:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14523695	Email/Text: megan.harper@phila.gov	Jan 29 2025 02:15:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14469586	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 29 2025 00:48:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14481460	+ Email/PDF: ebn_ais@aisinfo.com	Jan 29 2025 00:48:32	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14469588	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 29 2025 00:49:56	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14498116	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 29 2025 01:00:50	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14469589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 29 2025 00:48:38	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14469590	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 29 2025 02:15:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jan 28, 2025

Form ID: 138OBJ

Total Noticed: 42

14469591	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 29 2025 02:15:00	Comenity Bank/Ann Taylor Loft, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14469592	Email/Text: mrdiscen@discover.com	Jan 29 2025 02:15:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14473235	Email/Text: mrdiscen@discover.com	Jan 29 2025 02:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14469594	Email/Text: collecadminbankruptcy@fnni.com	Jan 29 2025 02:15:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
14469593	Email/Text: collectionbankruptcies.bancorp@53.com	Jan 29 2025 02:15:00	Fifth Third Bank, Fifth Third Bank Bankruptcy Department, Maildrop RCSB3E/1830 E Paris Ave SE, Grand Rapids, MI 49546
14473430	+ Email/Text: collectionbankruptcies.bancorp@53.com	Jan 29 2025 02:15:00	Fifth Third Bank, N.A., 5001 Kingsley Drive, 1MOBBW, Cincinnati, Ohio 45227-1114
14473796	+ Email/Text: amps@manleydeas.com	Jan 29 2025 02:15:00	Fifth Third Bank, National Association, c/o KARINA VELTER, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14497422	^ MEBN	Jan 29 2025 00:15:48	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
14469595	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 29 2025 02:15:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
14497796	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 29 2025 02:15:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14469587	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 29 2025 00:48:30	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14488308	+ Email/Text: RASEBN@raslg.com	Jan 29 2025 02:15:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14510967	Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 29 2025 02:15:00	Key Bank, PO Box 89446, Cleveland, OH 44101-6446
14496434	Email/PDF: resurgentbknotifications@resurgent.com	Jan 29 2025 00:49:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14469596	+ Email/Text: nsm_bk_notices@mrcopper.com	Jan 29 2025 02:15:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14844444	^ MEBN	Jan 29 2025 00:15:46	Nationstar Mortgage LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14489199	+ Email/Text: nsm_bk_notices@mrcopper.com	Jan 29 2025 02:15:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
14493240	Email/Text: Bankruptcy.Notices@pnc.com	Jan 29 2025 02:15:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14491554	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 29 2025 00:48:36	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14488167	^ MEBN	Jan 29 2025 00:15:47	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3Fl
14495916	Email/Text: bnc-quantum@quantum3group.com	Jan 29 2025 02:15:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14497521	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 29 2025 00:48:40	Synchrony Bank, c/o PRA Receivables Management, LLC, 4515 N.Santa Fe, Oklahoma City OK 73118-7901
14469597	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 29 2025 00:48:40	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po

District/off: 0313-2

Date Rcvd: Jan 28, 2025

User: admin

Form ID: 138OBJ

Page 3 of 4

Total Noticed: 42

14469598	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 29 2025 01:00:26	Box 965060, Orlando, FL 32896-5060
14469599	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 29 2025 00:49:42	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14469601	Email/Text: bankruptcy@td.com	Jan 29 2025 02:15:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
14496256	+ Email/Text: bncmail@w-legal.com	Jan 29 2025 02:15:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14469600	+ Email/Text: bncmail@w-legal.com	Jan 29 2025 02:15:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14495583	*+	Fifth Third Bank, N.A., 5001 Kingsley Drive, 1MOBBW, Cincinnati, Ohio 45227-1114
14473790	##+	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Michael J. Clark, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Fifth Third Bank National Association amps@manleydeas.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KRISTEN D. LITTLE	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper KRLITTLE@FIRSTAM.COM

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jan 28, 2025

Form ID: 138OBJ

Total Noticed: 42

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mclark@pincuslaw.com

MICHAEL SETH SCHWARTZ

on behalf of Joint Debtor Olga Feldfuks msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com

MICHAEL SETH SCHWARTZ

on behalf of Debtor Vadim Likhonos msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com

Stephen Franks

on behalf of Creditor Fifth Third Bank National Association amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:) Case No. 20-11003-amc
Vadim Likhonos)
)
Olga Feldfuks) Chapter: 13
)
Debtor(s).)

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 28, 2025

For The Court

Timothy B. McGrath
Clerk of Court